UAC INSURANCE MUTUAL

Board of Directors Meeting

Thursday, August 29, 1996, 9:00 a.m.
UAC Offices
4021 South 700 East, Suite 180, Salt Lake City

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9:00 Call to Order

Gary Herbert

Review of Board Members Absent

Gary Herbert

Review and Approval of August 1 and August 9, 1996, Minutes

Gary Herbert

Claims Administration

Brett Rich

Premium Contributions

Board of Directors

1997 UACIM Budget and Administrative Budget

Board of Directors

Set Date and Time for Closed Meeting

to Discuss the Character, Professional Competence, or Physical or Mental Health of an Individual

Set Date and Time for Closed Meeting

to Discuss Pending or Reasonably Imminent Litigation

Other Business

1:00 Adjourn

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UAC INSURANCE MUTUAL MINUTES, BOARD OF TRUSTEES MEETING

August 29, 1996, 9:00 a.m. **UAC Offices** 4021 South 700 East, Suite 180, Salt Lake City

Board Members Present:

Gary Herbert, President, Utah County Commissioner

Gerald Hess, Vice President, Davis County Deputy Attorney

Sid Groll, Comptroller, Cache County Sheriff Ken Brown, Rich County Commissioner

Curtis Dastrup, Duchesne County Commissioner Ty Lewis, San Juan County Commissioner

Sarah Ann Skanchy, Cache County Council Member

Gary Sullivan, Beaver County Commissioner

Board Members Absent:

Robert Gardner. Secretary, Iron County Commissioner

Others Present

Kent Sundberg, Utah County Deputy Attorney

Brent Gardner, UACIM Administrator

Brett Rich, Director, UACIM

Sonya White, UACIM Administrative Assistant Doug Alexander, UACIM Claims Administration Rich Stokluska, Arthur J. Gallagher and Company

CALL TO ORDER

Gary Herbert called the meeting to order and welcomed everyone in attendance. Brett Rich introduced Rich Stokluska who has been assisting Brett with premium scenarios for the Board Members review.

REVIEW OF BOARD MEMBERS ABSENT

Robert Gardner requested that the Board excuse him from this meeting due to family visiting from out of state. Sarah Ann Skanchy made a motion to excuse Robert from this meeting. Ken Brown seconded the motion and the motion passed unanimously.

REVIEW AND APPROVAL OF THE AUGUST 1 AND AUGUST 9, 1996 MEETING MINUTES

The minutes from the August 1 and August 9, 1996, Board of Trustees meetings were previously sent to the Board Members for review. Sid Groll made a motion to approve the minutes as written. Gerald Hess seconded the motion and the motion passed unanimously.

INSURANCE COVERAGE FOR SPECIAL SERVICE DISTRICTS AND OTHER ENTITIES

Brett Rich explained that he has recently been contacted by members regarding coverage for several new 4021 South entities being formed. The Board reaffirmed that the three criteria outlined in the Joint Policy, adopted September 25, 1994, must be met for these Special Service Districts to be covered under the UACIM policy. Brett will contact those inquiring counties and explain the criteria.

FAX 801-265-9485

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1997 UACIM BUDGET

Brett Rich reviewed the proposed 1997 UACIM budget with the Board. REVENUES include: Premiums Written (no increase from 1996), Investment Income (includes only the interest paid on 1997 fund year contributions-UACIM is still accumulating interest for previous fund years), and Surplus Contributions (approximately 20% of total contributions). LOSSES AND LOSS EXPENSES include: Losses (pursuant to the 1997 attachment point), Claims Management (averaged from proposals) and Excess Insurance (Great American bid). ADMINISTRATION EXPENSES include: Brokerage (Gallagher's bid), Pool Administration (UAC bid), Professional Fees (accounting, actuarial, auditing, legal), Interest Expense (interest earned on Debenture Loans plus 1%) and Other Expenses (which include E&O coverage for the Board and staff). The proposed 1997 budget, based on these line items, equates to a Net Income of \$235,365. Brett explained that there are several decisions that need to be made by the Board before the 1997 Budget is adopted. Gallagher's has given UACIM a quote for Boiler and Machinery coverage at approximately \$19,000, which is quite inexpensive for the entire membership. Also, higher liability options should be reviewed and the Risk Management Program reduction percentage of premium must be adopted. In order for the Board to begin discussion regarding the 1997 premium contributions, Brett recommended that the premium level be adopted today, therefore, Ty Lewis made a motion to cap the 1997 REVENUE Premiums Written at the 1996 Curtis Dastrup seconded the motion and the motion passed budgeted amount of \$2,277,000. unanimously.

PREMIUM CONTRIBUTION

Brett Rich explained that when the UACIM was started, each member county paid the same premium they had with their prior carrier because there was not enough loss information available to establish what the premiums should have been. Since that time, UACIM has been working toward a more equitable way of determining premiums by loss history. Brett feels it is now appropriate for UACIM to adopt a formula that will more equitably apportion costs to members based on exposure and loss history. In researching other insurance companies and the factors used to determine premiums, Brett calculated two scenarios for the Board's review. The premium contribution was broken down by loss fund, excess insurance and expenses using loss history (past three years) and exposure based on the renewal information submitted by all the member counties, except for Kane, Piute, Rich, Sanpete, Sevier, Wasatch and Wayne Counties who have not returned their renewal applications.

The Board began by reviewing sheet PREM.97F titled LOSS FUND which averages the 1993, 1994 and 1995 total incurred losses per county, a ratio is then applied (to bring the total to the amount needed for the loss fund) to determine the loss fund and surplus contribution per county. Brett felt the Board may want to determine a minimum contribution to the loss fund for those counties with no or low losses, therefore, sheet PREM.97F titled EXCESS was reviewed. This entire sheet deals just with the portion of premium used to pay the excess insurance calculated by using exposure. The minimum on the loss fund was figured by doubling the calculated excess premium. Counties were not affected if their total loss fund contribution was more than the doubled excess contribution. Brett felt this may be a fair and appropriate way to calculate a minimum. Even though a county has had no or low losses, the exposure is still there, therefore a minimum was recommended to be contributed to the loss fund from these counties. Sheet PREM.97F titled EXCESS was calculated, pursuant to the percentages used by Great American, by using total insurable value for the property premium, number of vehicles for the auto liability premium, total expenditures for the liability premium and number of sworn officers for the E&O premium. Brett explained that in sheet PREM.97F titled EXPENSE, the expense portion of the premium totals \$702,000. Brett allocated half the expenses on a per member basis. The other half was allocated by calculating the percentage of each member's excess premium to the total excess premium and then applying that percentage to the total expense premium.

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Brett reviewed sheets PREM.97G titled LOSS FUND, EXCESS and EXPENSES. The same totals were used but different allocations of the premiums were calculated. Rich Stokluska reviewed a sheet prepared by Gallagher's wherein loss fund contributions and surplus contributions were combined. The last three years, 1993, 1994 and 1995, total incurred losses were charted (as of July 31, 1996) and the exact totals for each member county are listed in the TOTAL column. Gallagher's analyzed how these losses fluctuated from year to year and decided that discounting the losses excess of \$25,000 was fair, which is shown in the ADJUSTMENTS column. This consideration is more in line with what the averages really are and does not unduly penalize a county for a three year period. The average losses were adjusted with a factor to reach the \$1.645 million loss fund. When the final numbers were calculated, some of the counties fell below Gallagher's calculation so a 5% cap was charted. Rich explained that these calculations are very flexible and the Board can adjust them anyway it desires.

After discussion, Ty Lewis made a motion to adopt the formula calculation in PREM.97F EXCESS and use the total number of full-time employees to calculate the E&O premium. Curtis Dastrup seconded the motion and the motion passed unanimously.

Ty Lewis made a motion to adopt the formula calculation in PREM.97F EXCESS using total expenditures. Curtis Dastrup seconded the motion and the motion passed unanimously.

Ty Lewis made a motion to adopt the formula calculation in PREM.97G EXPENSE which allocates on third of the total expenses on a per member basis. Curtis Dastrup seconded the motion and the motion passed unanimously.

Gerald Hess made a motion to apply a 5% plus or minus premium cap to the Gallagher's formula calculation for the LOSS FUND. Ty Lewis seconded the motion and the motion passed unanimously. Rich Stokluska will run the numbers which will be confidentially sent to the Board Members for review.

Ken Brown made a motion for the Board to continue discussion regarding the loss fund premium contribution, the UACIM budget and the claims administration on September 13, 1996, at 7:30 a.m. at the Brian Head Resort where the USACCC Workshop will be held. Ty Lewis seconded the motion and the motion passed unanimously.

SET DATE AND TIME FOR CLOSED MEETING TO DISCUSS PENDING OR REASONABLY IMMINENT LITIGATION

Ken Brown made a motion to set the date and time for closed meeting to begin at 12:40 p.m. on August 29, 1996, to discuss pending or reasonably imminent litigation. Curtis Dastrup seconded the motion and the motion passed unanimously.

Ty Lewis made a motion for the Board to conclude the closed meeting at 1:20 p.m. on August 29, 1996. Gary Sullivan seconded the motion and the motion passed unanimously.

Sarah Ann Skanchy made a motion authorizing settlement authority of claim number 801B0X937017 in an amount up to \$65,000. Ty Lewis seconded the motion and the motion passed unanimously.

Ty Lewis made a motion authorizing settlement authority of claim number 801CAC947018 in an amount up to \$85,000. Curtis Dastrup seconded the motion and the motion passed unanimously.

OTHER BUSINESS

The next meeting of the Board of Trustees will be held September 26, 1996, at 9:00 a.m. in the UAC offices.

1997 BUDGET

REVENUE
Premiums written
Unearned premiums
Premiums earned
Investment Income
Surplus Contributions
TOTAL REVENUE
LOCGEG AND LOGG EXPENSES
LOSSES AND LOSS EXPENSES
Losses
Claims management expenses
Excess Insurance
TOTAL LOSS EXPENSES
101112 2000 214 214020 11111111111111111
ADMINISTRATION EXPENSES
Brokerage commissions
Pool administration
Professional fees
Interest expense
Other expenses
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TOTAL ADMINISTRATION
TOTAL LOSSES AND EXPENSES
NET INCOME

UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

Administrative Budget

REVENUES	1997 Proposed Budget	1996 Budget	1996 Over (Under)
Management Fees	260,000	260,000	
Interest	0	0	
Total Revenue	260,000	260,000	0
EXPENDITURES			
Accounting/Audit	1,500	1,500	
Administrative Fees	5,000	5,000	(4.000)
Auto Expenses	5,000	6,000	(1,000)
Auto Reserve	10,000 10,000	10,000 10,000	
Board Expenses Consulting Fees	2,000	2,000	
Consulting rees	2,500	2,500	
Dues, Subscriptions	1,000	1,000	
FICA	9,200	9,200	
Legal	0	Ó	
Loss Control/Training	10,700	10,700	
Medical Insurance	17,000	17,000	
Newsletter	1,500	1,500	
Office Equipment	5,000	6,000	(1,000)
Office Rent	24,000	25,000	(1,000)
Office Supplies	2,300	2,000	300
Other Insurance	800	800	
Postage	3,500	3,000	500
Printing	1,000	1,500	(500)
Retirement	24,000	23,200	800
Staff Expense	7,200	6,500	700
Staff Salaries	113,400	111,700	1,700
Technical Assistance	400	400	(500)
Telephone	3,000	3,500	(500)
Total Expenses	260,000	260,000	0

	TOTAL	PREMIUM	NUMBER OF	EXCESS PREMIUM	TOTAL	PREMIUM	# OF	PREMIUM	EXCESS
COUNTY	NSURABLE VALUE	PROPERTY	VEHICLES	AUTO LIAB.	EXPENDITURES	LIABILITY	OFFICERS	E&0	PREMIUM
Beaver	\$ 5,362,489	\$ 927.44	56	\$ 5,787	\$ 2,621,431	\$ 556	10	\$ 1,644.16	\$ 8,913.62
Box Elder		\$ 2,437.97		\$ 12,503	\$ 9,460,625	\$ 2,005	34	\$ 5,590.15	\$ 22,535.91
Cache	\$ 23,755,460	\$ 4,108.51		\$ 17,876	\$ 13,538,683	\$ 2,869	53	\$ 8,714.07	\$ 33,567.72
Davis		\$ 8,527.59	202	\$ 20,873	\$ 46,194,367	\$ 9,789	145	\$ 23,840.37	\$ 63,029.73
Duchesne		\$ 3,339.42		\$ 10,540	\$ 5,694,150	\$ 1,207	22	\$ 3,617.16	\$ 18,702.93
Emery	\$ 10,917,548	\$ 1,888.19	116	\$ 11,986	\$ 10,796,964	\$ 2,288	29	\$ 4,768.07	\$ 20,930.58
Garfield		\$ 1,165.10		\$ 6,096	\$ 3,992,398	\$ 846	4	\$ 657.67	\$ 8,765.29
Grand	\$ 9,129,467	\$ 1,578.94	62	\$ 6,406	\$ 9,560,701	\$ 2,026	17	\$ 2,795.08	\$ 12,806.51
Iron	\$ 23,052,626	\$ 3,986.95	97	\$ 10,023	\$ 10,241,897	\$ 2,170	16	\$ 2,630.66	\$ 18,811.02
Juab	\$ 15,756,991	\$ 2,725.17	56	\$ 5,787	\$ 4,420,013	\$ 937	18	\$ 2,959.49	\$ 12,407.81
Kane	\$ 4,011,745	\$ 693.83	49	\$ 5,063	\$ 2,200,000	\$ 466	12	\$ 1,973.00	\$ 8,196.22
Millard	\$ 15,705,202	\$ 2,716.21		\$ 13,743	\$ 12,562,846	\$ 2,662	25	\$ 4,110.41	\$ 23,231.76
Piute	\$ 1,149,739	\$ 198.85	24	\$ 2,480	\$ 891,660	\$ 189	3	\$ 493.25	\$ 3,360.98
Rich	\$ 2,280,099	\$ 394.34		\$ 3,720	\$ 1,444,378	\$ 306	3	\$ 493.25	\$ 4,913.57
San Juan	\$ 13,544,600	\$ 2,342.54	150	\$ 15,500	\$ 9,790,698	\$ 2,075	24		\$ 23,862.84
Sanpete	\$ 5,897,639	\$ 1,020.00	64	\$ 6,613	\$ 4,923,014	\$ 1,043	8	\$ 1,315.33	\$ 9,991.71
Sevier	\$ 19,151,666	\$ 3,312.28	110	\$ 11,366	\$ 14,609,507	\$ 3,096	38	\$ 6,247.82	\$ 24,022.34
Uintah	\$ 34,760,000	\$ 6,011.74	105	\$ 10,850	\$ 24,700,000	\$ 5,234	33	\$ 5,425.74	\$ 27,521.34
Utah	\$ 64,032,340	\$ 11,074.39	195	\$ 20,149	\$ 64,262,181	\$ 13,618	115	\$ 18,907.88	\$ 63,749.46
Wasatch	\$ 13,175,169	\$ 2,278.65	100	\$ 10,333	\$ 4,303,511	\$ 912	26	\$ 4,274.82	\$ 17,798.47
Washington	\$ 14,686,378	\$ 2,540.01	115	\$ 11,883	\$ 14,497,659	\$ 3,072	46	\$ 7,563.15	\$ 25,058.35
Wayne	\$ 2,786,242	\$ 481.88	41	\$ 4,237	\$ 1,995,125	\$ 423	8	\$ 1,315.33	\$ 6,456.55
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TOTALS	\$ 368,603,708	\$ 63,750.00	2166	\$ 223,814	\$ 272,701,808	\$ 57,788	689	\$ 113,282.85	\$ 458,635

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LOSS FUND					
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COORT	1990	1994	1930	INITIALIA	- C
BEAVER	2,972.25	7,397.27	15,639.71	17,827.24	17,827.24
BOX ELDER	305,507.51	55,803.11	48,682.83		153,741.64
CACHE	153,625.11	102,504.95	48,685.21		114,301.34
DAVIS	256,694.51	162,223.75	107,423.02		197,370.40
DUCHESNE	90,116.26	43,097.53	18,371.82		56,842.42
EMERY	38,581.05	83,281.29	13,031.82		50,583.37
GARFIELD	937.93	2,477.40	12,500.00	17,530.58	17,530.58
GRAND	43,011.64	18,114.03	17,595.86		29,519.44
IRON	385,201.12	129,051.22	29,910.79		204,053.34
JUAB	-	56,845.65	20,631.04		29,052.64
KANE		13,435.92	6,992.43	16,392.44	16,392.44
MILLARD	2,668.60	21,737.81	17,282.94	46,463.52	46,463.52
PIUTE	•	•	-	6,721.96	6,721.96
RICH	00.008	1,629.52	1,599.21	9,827.14	9,827.14
SAN JUAN	21,010.43	10,457.36	74,738.49	47,725.68	47,725.68
SANPETE	15,711.04	17,474.44	21,545.93		20,523.49
SEVIER	8,879.39	22,863.22	1,829.63	48,044.68	48,044.68
UINTAH	63,140.79	186,968.90	72,061.65		120,809.61
UTAH	100,834,44	256,844.59	147,761.90		189,533.07
WASATCH	17,619.85	151,012.12	55,620.64		84,091.50
WASHINGTON	63,878.00	196,402.97	55,713.43		118,493.35
WAYNE	-	202.48	-	12,913.10	12,913.10
	•				•
TOTAL	1,571,189.92	1,539,825.53	787,618.35	223,446.34	1,592,361.96

COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PREMIUM Saver \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 59,350.00 xx Elder \$ 30,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 205,051.00 xx Elder \$ 30,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 205,051.00 xx Elder \$ 30,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 205,051.00 xx Elder \$ 30,167.44 \$ 15,955.00 \$ 200,918.97 \$ 39,787.97 Davis \$ 217,715.00 xx Elder \$ 22,305.72 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 221,131.00 xx Elder \$ 12,228.61 \$ 15,955.00 \$ 46,751.04 \$ (18,016.96) Cartield \$ 64,768.00 xx Elder \$ 12,238.61 \$ 15,955.00 \$ 276,959.48 \$ (17,007.16) Lub \$ 64,768.00 xx Elder \$ 1,223.00 \$ 64,510.44 \$ (17,007.16	2,752,739.00	4				2,753,006.13	↔	\$ 351,010.00		\$ 350,999.43	_	TOTALS
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NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI TOTAL VARIANCE COUNTY PI OTAL VARIANCE COUNTY	193,030.00	49	Washington	(8,956.43)	8	184,073.57	\$					Washington
NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA S. 15.955.00 \$ 47.272.18 \$ (12.077.82) Beaver \$ 17.349.00 Box Elder \$ 222,400.00 \$ 17.349.00 Box Elder \$ 25,305.72 \$ 15.955.00 \$ 222,400.00 \$ 17.349.00 Box Elder \$ 12.028.53 \$ 15.955.00 \$ 30,719.78 \$ (28,85.22) Cache \$ 12.028.53 \$ 15.955.00 \$ 30,719.79 \$ 39,787.97 Davis \$ 12.028.53 \$ 15.955.00 \$ 30,707.56 \$ (127,719.44) Emery \$ 12.028.51 \$ 15.955.00 \$ 46,751.04 \$ (18,016.96) Garlield \$ 12.028.51 \$ 15.955.00 \$ 46,751.04 \$ (18,016.96) Garlield \$ 17.095.38 \$ 15.955.00 \$ 46,751.04 \$ (18,016.96) Garlield \$ 17.095.38 \$ 15.955.00 \$ 276,959.48 \$ (17,016.96) Garlield \$ 17.095.38 \$ 15.955.00 \$ 276,959.48 \$ (17,002.16) Juab \$ 17.095.38 \$ 15.955.00 \$ 44,751.67 \$ (21,482.33) Kane \$ 11.927.37 \$ 15.955.00 \$ 44,751.67 \$ (21,482.33) Kane \$ 11.927.37 \$ 15.955.00 \$ 97,577.66 \$ 13.388.49 Piute \$ 11.927.37 \$ 15.955.00 \$ 97,577.66 \$ (3,232.63) Rich \$ 12.251.38 \$ 15.955.00 \$ 99,794.90 \$ (8,800.10) San Juan \$ 12.251.38 \$ 15.955.00 \$ 99,794.90 \$ (8,800.10) San Juan \$ 12.333.26 \$ 15.955.00 \$ 19.967.72 \$ (27,482.29 Sevier \$ 5.252.26 \$ 15.955.00 \$ 19.967.72 \$ 28.297.72 Uinlah \$ 10.035.29 \$ 27,348.29 Sevier \$ 5.252.30 \$ 43,345.77 \$ 15.955.00 \$ 312,583.30 \$ 38,021.30 Utah \$ 5.252.20 \$ 15.955.00 \$ 18.967.72 \$ 28.297.72 Uinlah \$ 10.035.20 \$ 10.035.20 \$ 26.027.20 Uinlah \$ 26.027.20 Uin	108,024.00	4	Wasatch	27,258.02	8	135,282.02	↔				_	Wasatch
NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA STATES STAT	274,562.00	49	Utah	38,021.30	↔	312,583.30	↔					Utah
NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI TOTAL VARIANCE COUNTY PI	161,373.00	49	Uintah		\$	189,670.72	8					Uintah
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI er \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 12,077.82) Beaver \$ 12,077.82) Beaver \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 320,918.97 \$ (28,585.22) Cache \$ 39,787.97 Davis \$ 39,789.97 \$ 39,789.97 Box Elder \$ 39,738.88 Duchesne \$ 39,738.88 Duchesne \$ 39,738.89 Duchesne \$ 39,738.89 \$ 39,738.89 Pimery \$ 39,738.89 \$ 39,738.89 <td< th=""><th>73,007.00</th><th>€9</th><th>Sevier</th><th>27,348.29</th><th>8</th><th>100,355.29</th><th>↔</th><th></th><th>-</th><th></th><th></th><th>Sevier</th></td<>	73,007.00	€9	Sevier	27,348.29	8	100,355.29	↔		-			Sevier
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI ee \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 7,243.00 \$ 17,349.00 Box Elder \$ 17,349.00 Box Elder \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (12,077.82) Beaver \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 225,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 225,305.72 \$ 15,955.00 \$ 104,428.88 \$ 8,973.88 Duchesne \$ 12,928.53 \$ 15,955.00 \$ 99,707.56 \$ (127,719.44) Emery \$ 12,238.61 \$ 15,955.00 \$ 99,707.56 \$ (127,719.44) Emery \$ 27,240.55 \$ (18,016.96) Garfield \$ 27,240.55 Garfield \$ 27,095.38 \$ (18,016.96) Garfield \$ (17,902.16) Juab \$ (17,902.16) Juab \$ (17,902.16) Juab \$ (17,902.16) Juab \$ (17,902.16)	101,226.00	49	Sanpete	(49,533.55)	S	51,692.45	8		-			Sanpete
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PREMIUM UNITY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 222,400.00 \$ 17,349.00 Box Elder \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 39,787.97 <th>108,595.00</th> <th>49</th> <th>San Juan</th> <th>(8,800.10)</th> <th>↔</th> <th>99,794.90</th> <th>€9</th> <th></th> <th>-</th> <th></th> <th></th> <th>San Juan</th>	108,595.00	49	San Juan	(8,800.10)	↔	99,794.90	€9		-			San Juan
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PREMIUM VARIANCE COUNTY PI bunty \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 222,400.00 \$ 17,349.00 Box Elder \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 199,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 199,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 199,129.78 \$ (28,585.22) Cache \$ 27,938.8 \$ 15,955.00 \$ 104,428.88 \$ 39,787.97 Davis \$ 19,707.56 \$ (127,719.44) Emery \$ 15,955.00 \$ 99,707.56 \$ (127,719.44) Emery \$ 27,409.50 Garfield \$ 27,409.50 Garfield \$ 22,400.55 Grand \$ 22,400.55 Grand \$ 27,409.54 Iron \$ 27,409.54 Iron \$ 27,409.54 Iron \$ 27,409.54	36,451.00	49	Rich	(3,232.63)	↔	33,218.37	↔		_			Rich
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI UNITY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 12,077.82 Beaver \$ 222,400.00 \$ 17,349.00 Box Elder \$ 47,272.18 \$ (12,077.82) Beaver \$ 222,400.00 \$ 17,349.00 Box Elder \$ 425,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 222,400.00 \$ 17,349.00 Box Elder \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 320,918.97 \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 320,918.97 \$ 39,787.97 Davis \$ 39,737.96 \$ (127,719.44) Emery \$ 39,737.96 \$ (127,719.44) Emery \$ 32,435.0 \$ 46,751.04 \$ (18,016.96) Garlield \$ 38,140.12 \$ 15,955.00 \$ 65,524.45 \$ (22,400.55) Grand \$ 38,140.12 \$ 15,955.00 \$ 64,510.84 \$ (17,902.16) Juab \$ 38,140.12 \$ 15,955.00 \$ 64,510.84 \$ (17,902.16) Juab \$ 38,140.12 \$ 15,955.00 \$ 64,510.84 \$ (17,902.16)	14,375.00	8	Piute	13,388.49	8	27,763.49	8		.55			Piute
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI UNITY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 12,305.72 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 222,400.00 \$ 17,349.00 Box Elder \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 12,928.53 \$ 15,955.00 \$ 104,428.88 \$ 8,973.88 Duchesne \$ 12,238.61 \$ 15,955.00 \$ 104,428.88 \$ 8,973.88 Duchesne \$ 12,238.61 \$ 15,955.00 \$ 99,707.56 \$ (127,719.44) Emery \$ 12,238.61 \$ 15,955.00 \$ 46,751.04 \$ (18,016.96) Garfield \$ 7,243.50 \$ 15,955.00 \$ 65,524.45 \$ (22,400.55) Grand \$ 38,140.12 \$ 15,955.00 \$ 64,510.84 \$ (17,902.16) Juab \$ 44,208.01 \$ 44,208.01 \$ 44,751.67 \$ (17,902.16) Juab \$ 44,208.01 \$ 44,208.01 \$ 4	92,461.00	\$	Millard	5,116.66	€9	97,577.66	€9		-			Millard
ENSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI UNTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 15,955.00 \$ 189,129.78 \$ (12,077.82) Beaver \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 320,918.97 \$ (28,585.22) Cache \$ 26,585.22 Cache \$ 27,928.53 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 28 \$ 28 \$ 29,787.97 Davis \$ 28 \$ 28 \$ 28 \$ 29,787.97 Davis \$ 28 \$ 28 \$ 29,787.97 Davis \$ 28 \$ 28 \$ 29,787.97 Davis \$ 28 \$ 29,787.97 Davis \$ 28 \$ 28 \$ 29,787.97 Davis \$ 28 \$ 29,707.56 \$ (127,719.44) Emery \$ 28 \$ 276,959.48 \$ (18,016.96) Garfield \$ 276,959.48 \$ 276,959.48 \$ 108,596.48 Iron \$ 276,959.48 \$ 276	66,234.00	€9	Kane	(21,482.33)	↔	44,751.67	69			No.	_	Kane
NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI JNTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 17,349.00 Box Elder \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 22,400.00 \$ 17,349.00 Box Elder \$ 22,400.00 \$ 17,349.00 Box Elder \$ 22,505.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 39,787.97 Davis \$ 39,787.97 \$ 39,787.97 Davis \$ 39,787.97 \$ 39,787.97 \$ 39,787.97 \$ 39,787.97 \$ 39,787.97 \$ 39,787.97 \$ 39,787.97 \$ 39,787.97	82,413.00	8	Juab	(17,902.16)	8	64,510.84	8		.38			Juab
NSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ (12,077.82) Cache \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 44,563.84 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 12,228.53 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 12,238.61 \$ 15,955.00 \$ 99,707.56 \$ (127,719.44) Emery \$ (18,016.96) Garfield \$ 7,243.50 \$ 15,955.00 \$ 65,524.45 \$ (22,400.55) Grand \$ \$ 12,938.01 \$ 15,955.00 \$ 46,751.04 \$ (18,016.96) Garfield \$ \$ 7,243.50 \$ 15,955.00 \$ 65,524.45 \$ (22,400.55) Grand \$ \$ 12,938.01 \$ 15,955.00 \$ 15,95	168,363.00	49	Iron	108,596.48	↔	276,959.48	↔		.12			Iron
VSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI INTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 12,349.00 Box Elder \$ 30,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 25,305.72 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 34,563.84 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 320,918.97 \$ 39,787.97 Davis \$ 320,918.97 <th>87,925.00</th> <th>8</th> <th>Grand</th> <th>(22,400.55)</th> <th>↔</th> <th>65,524.45</th> <th>↔</th> <th></th> <th>_</th> <th></th> <th></th> <th>Grand</th>	87,925.00	8	Grand	(22,400.55)	↔	65,524.45	↔		_			Grand
SE PRO-RATA PER MEMBER PREMIUM PRO-RATA PER MEMBER TOTAL VARIANCE COUNTY PI	64,768.00	49	Garfield	(18,016.96)	8	46,751.04	↔		_			Garfield
VSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI NTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 15,955.00 \$ 17,349.00 Box Elder \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 39,787.97 Davisesne \$ 39,787.97 Davichesne \$ 39,787.97<	227,427.00	49	Emery	(127,719.44)	69	99,707.56	↔		.61	_		Emery
VSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI INTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 25,305.72 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 34,563.84 \$ 15,955.00 \$ 320,918.97 \$ 39,787.97 Davis \$ 39,787.97 Davis \$ 320,918.97 \$ 39,787.97 Davis \$ 320,918.97	95,455.00	49	Duchesne	8,973.88	49	104,428.88	↔		.53		Ш	Duchesne
VSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI INTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 30,167.44 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 30,167.44 \$ 15,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 30,167.44 \$ 35,955.00 \$ 189,129.78 \$ (28,585.22) Cache \$ 30,167.44 \$ 35,955.00 \$ 36,129.78 \$ 36,285.22 <td< th=""><th>281,131.00</th><th>69</th><th>Davis</th><th>39,787.97</th><th>↔</th><th>320,918.97</th><th>↔</th><th></th><th>.84</th><th></th><th>Ц</th><th>Davis</th></td<>	281,131.00	69	Davis	39,787.97	↔	320,918.97	↔		.84		Ц	Davis
VSE PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PI INTY \$ 4,576.32 \$ 15,955.00 \$ 47,272.18 \$ (12,077.82) Beaver \$ 90,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00 Box Elder \$ 90,167.44 \$ 15,955.00 \$ 222,400.00 \$ 17,349.00	217,715.00	49	Cache	(28,585.22)	€9	189,129.78	↔		.72		Ц	Cache
VSE	205,051.00	49	Box Elder	17,349.00	€9	222,400.00	8		.44		Ш	Box Elder
PRO-RATA PER MEMBER PREMIUM VARIANCE COUNTY PR	59,350.00	49	Beaver	(12,077.82)	€>	47,272.18	€>		.32			Beaver
PRO-RATA PER MEMBER PREMIUM	PREMIUM		COUNTY	VARIANCE		TOTAL					\perp	COUNTY
KPENSE	1996					PREMIUM		PER MEMBER		PRO-RATA		
KPENSE PENSE											_	
												EXPENSE

				1	2 252 005 04	9	00 000 00	9	167 000 DE	9	CIVIO
						\$				8	
33,803.00	49	Wayne	622.80	\$	34,425.80	↔	10,636.36	69	4,419.79	69	Wayne
193,030.00	↔	(6,086.11) Washington	(6,086.11)	\$	186,943.89	69	10,636.36	8	32,755.83	69	Washington
108,024.00	49	Wasatch	27,751.73	8	135,775.73	↔	10,636.36	8	23,249.39	69	Wasatch
274,562.00	49	Utah	47,151.25	\$	321,713.25	€9	10,636.36	8	57,794.36	65	Utah
161,373.00	S	Uintah	31,440.68	\$	192,813.68	69	10,636.36	€9	33,846.36	69	Uintah
73,007.00	ક	Sevier	26,140.74	\$	99,147.74	↔	10,636.36	69	16,444.35	69	Sevier
101,226.00	\$	Sanpete	(53,111.43) Sanpete	\$	48,114.57	€9	10,636.36	€9	6,963.00	69	Sanpete
108,595.00	49	San Juan	(10,034.94) San Juan	€9	98,560.06	€9	10,636.36	↔	16,335.17	69	San Juan
36,451.00	49	Rich	(7,710.37) Rich	\$	28,740.63	€9	10,636.36	69	3,363.55	69	Rich
14,375.00	8	Piute	8,645.04 Piute	\$	23,020.04	€9	10,636.36	€9	2,300.74	8	Piute
92,461.00	49	Millard	3,773.81 Millard	8	96,234.81	\$	10,636.36	€9	15,903.17	69	Millard
66,234.00	49	Kane	(25,398.30) Kane	\$	40,835.70	69	10,636.36	69	5,610.67	69	Kane
82,413.00	49	Juab	(20,855.67) Juab	\$	61,557.33	69	10,636.36	€9	9,460.50	S	Juab
168,363.00	49	Iron	115,991.22	2	284,354.22	8	10,636.36	S	50,853.50	69	Iron
87,925.00	8	Grand	(25,304.69) Grand	\$	62,620.31	↔	10,636.36	8	9,657.99	\$	Grand
64,768.00	49	Garfield	(21,835.53) Garfield	7	42,932.47	↔	10,636.36	\$	6,000.23	69	Garfield
227,427.00	45	Emery	(128,958.54) Emery	8	98,468.46	↔	10,636.36	€9	16,318.15	69	Emery
95,455.00	\$	Duchesne	7,964.76	8	103,419.76	69	10,636.36	8	17,238.04	69	Duchesne
281,131.00	\$	Davis	49,323.95	5	330,454.95	69	10,636.36	8	59,418.46	69	Davis
217,715.00	49	Cache	(25,468.61) Cache	\$	192,246.39	69	10,636.36	69	33,740.96	69	Cache
205,051.00	49	Box Elder	22,086.17	\$	227,137.17	69	10,636.36	↔	40,223.25	69	Box Elder
59,350.00	49	Beaver	(15,871.01) Beaver	€9	43,478.99	69	10,636.36	69	6,101.77	69	Beaver
PREMIUM		COUNTY	VARIANCE		TOTAL					Н	COUNTY
1996				+	PREMIUM		PER MEMBER		PRO-RATA		
											EXPENSE

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458,635	2.85	\$ 113,282.85	689	\$ 57,788	\$ 272,701,808	\$ 223,814	2166	\$ 63,750.00	\$ 368,603,708	TOTALS
	-	\$		\$		\$		-	\vdash	
6,456.55	,315.33 \$	\$ 1,31	8	\$ 423	\$ 1,995,125	\$ 4,237	41	\$ 481.88	\$ 2,786,242	Wayne
25,058.35	3.15 \$	\$ 7,563.15		\$ 3,072	\$ 14,497,659	\$ 11,883	115	\$ 2,540.01	\$ 14,686,378	Washington
17,798.47	1.82 \$	\$ 4,274.82	26	\$ 912	\$ 4,303,511	\$ 10,333	100	\$ 2,278.65	\$ 13,175,169	Wasatch
63,749.46	7.88 \$	\$ 18,907.88	115	\$ 13,618	\$ 64,262,181	20,149	195	\$ 11,074.39	\$ 64,032,340	Utah
27,521.34	5.74 \$	\$ 5,425.74		\$ 5,234	_	\$ 10,850	105	\$ 6,011.74	\$ 34,760,000	Uintah
24,022.34	7.82 \$	\$ 6,247.82	38	\$ 3,096	\$ 14,609,507	\$ 11,366	110	\$ 3,312.28	\$ 19,151,666	Sevier
9,991.71	1,315.33	\$ 1,31	8	\$ 1,043	\$ 4,923,014	\$ 6,613		\$ 1,020.00	\$ 5,897,639	Sanpete
23,862.84	5.99 \$	\$ 3,945.99	24	\$ 2,075	\$ 9,790,698	\$ 15,500	150	\$ 2,342.54	_	San Juan
4,913.57	493.25 \$	\$ 49	သ	\$ 306	\$ 1,444,378	\$ 3,720		\$ 394.34	\$ 2,280,099	Rich
3,360.98	493.25 \$	\$ 49	3	\$ 189	\$ 891,660	\$ 2,480	24	\$ 198.85	\$ 1,149,739	Piute
23,231.76	0.41 \$	\$ 4,110.41	25	\$ 2,662	\$ 12,562,846	\$ 13,743		\$ 2,716.21		Millard
8,196.22	1,973.00 \$	\$ 1,97	12	\$ 466	\$ 2,200,000	\$ 5,063	49	\$ 693.83	\$ 4,011,745	Kane
12,407.81	9.49 \$	\$ 2,959.49	18	\$ 937	\$ 4,420,013	\$ 5,787		\$ 2,725.17	_	Juab
18,811.02	0.66 \$	\$ 2,630.66	16	\$ 2,170	\$ 10,241,897	\$ 10,023		\$ 3,986.95	\$ 23,052,626	Iron
12,806.51	5.08 \$	\$ 2,795.08	17	\$ 2,026	\$ 9,560,701	\$ 6,406	62	\$ 1,578.94	\$ 9,129,467	Grand
8,765.29	657.67 \$	\$ 65	4	\$ 846	\$ 3,992,398	\$ 6,096	59	\$ 1,165.10		Garfield
20,930.58	8.07 \$	\$ 4,768.07	29	\$ 2,288	\$ 10,796,964	\$ 11,986	116	\$ 1,888.19	\$ 10,917,548	Emery
18,702.93	7.16 \$	\$ 3,617.16	22	\$ 1,207	\$ 5,694,150	\$ 10,540	102	\$ 3,339.42	\$ 19,308,579	Duchesne
63,029.73	0.37 \$	\$ 23,840.37	145	\$ 9,789	\$ 46,194,367	\$ 20,873	202	\$ 8,527.59	\$ 49,306,671	Davis
33,567.72	4.07 \$	\$ 8,714.07	53	\$ 2,869	\$ 13,538,683	\$ 17,876	173	\$ 4,108.51	\$ 23,755,460	Cache
22,535.91	0.15 \$	\$ 5,590.15	34	\$ 2,005	\$ 9,460,625	\$ 12,503		\$ 2,437.97		Box Elder
8,913.62	1,644.16 \$	\$ 1,64	10	\$ 556	\$ 2,621,431	\$ 5,787	56	\$ 927.44	\$ 5,362,489	Beaver
PREMIUM		E&0	OFFICERS	LIABILITY	EXPENDITURES	AUTO LIAB.	VEHICLES	PROPERTY	NSURABLE VALUE	COUNTY
EXCESS	×	PREMIUM	# OF	PREMIUM	TOTAL	PREMIUM	NUMBER OF	PREMIUM	TOTAL	
						EXCESS				

			1999,

I OSS FUND					
COUNTY	1993	1994	1995	MINIMUM	TOTAL
BEAVER	2,972.25	7,397.27	15,639.71	17,827.24	17,827.24
BOX ELDER	305,507.51	55,803.11	48,682.83		153,741.64
CACHE	153,625.11	102,504.95	48,685.21		114,301.34
DAVIS	256,694.51	162,223.75	107,423.02		197,370.40
DUCHESNE	90,116.26	43,097.53	18,371.82		56,842.42
EMERY	38,581.05	83,281.29	13,031.82		50,583.37
GARFIELD	937.93	2,477.40	12,500.00	17,530.58	17,530.58
GRAND	43,011.64	18,114.03	17,595.86		29,519.44
IRON	385,201.12	129,051.22	29,910.79		204,053.34
JUAB		56,845.65	20,631.04	The state of the s	29,052.64
KANE	•	13,435.92	6,992.43	16,392.44	16,392.44
MILLARD	2,668.60	21,737.81	17,282.94	46,463.52	46,463.52
PIUTE	•	,		6,721.96	6,721.96
RICH	800.00	1,629.52	1,599.21	9,827.14	9,827.14
SAN JUAN	21,010.43	10,457.36	74,738.49	47,725.68	47,725.68
SANPETE	15,711.04	17,474.44	21,545.93		20,523.49
SEVIER	8,879.39	22,863.22	1,829.63	48,044.68	48,044.68
UINTAH	63,140.79	186,968.90	72,061.65		120,809.61
UTAH	100,834.44	256,844.59	147,761.90		189,533.07
WASATCH	17,619.85	151,012.12	55,620.64		84,091.50
WASHINGTON	63,878.00	196,402.97	55,713.43		118,493.35
WAYNE	-	202.48	•	12,913.10	12,913.10
					1
TOTAL	1,571,189.92	1,539,825.53	787,618.35	223,446.34	1,592,361.96

Utah Association of Counties Errors & Omissions-Public Officials

LINE OF BUSINESS	# of Employees	% of Total	Premium
COUNTY NAME			
BEAVER	55	2%	\$1,185
BOX ELDER	137	4%	\$2,951
CACHE	165	5%	\$3,554
DAVIS	714	20%	\$15,379
DUCHESNE	111	3%	\$2,391
EMERY	189	5%	\$4,071
GARFIELD	83	2%	\$1,788
GRAND	96	3%	\$2,068
IRON	155	4%	\$3,339
JUAB	101	3%	\$2,175
KANE	66	2%	\$1,422
MILLARD	199	6%	\$4,286
PIUTE	23	1%	\$495
RICH	36	1%	\$775
SAN JUAN	132	4%	\$2,843
SANPETE	76	2%	\$1,637
SEVIER	76	2%	\$1,637
UINTAH	350	10%	\$7,539
UTAH	520	15%	\$11,200
WASATCH	91	3%	\$1,960
WASHINGTON	162	5%	\$3,489
WAYNE	5	0%	\$323
POLICY TOTALS	3552	100%	\$76.506

CAPS				
COUNTY		7%	_	0%
Beaver	\$ 2	27,929.00	€	27,028.00
Box Elder	\$ 12	21,275.00	_	117,363.00
Cache		138,864.00		138,864.00
Davis		182,685.00		187,807.00
Duchesne	\$ 5	53,944.00		55,457.00
Emery	\$ 12:	23,878.00	\$ 11	19,882.00
Garfield	\$ 3€	36,213.00	\$	35,045.00
Grand	35 \$	56,047.00		56,047.00
Iron	\$ 10	01,937.00	\$ 10	01,937.00
Juab	\$ 52	52,681.00	(5)	54,159.00
Kane	ري ده	31,167.00	ഗ ധ	30,162.00
Millard	\$ 43	43,509.00	\$ 4	42,106.00
Piute	\$	6,765.00	↔	6,547.00
Rich	\$ 17	17,153.00	⊹	16,600.00
San Juan	\$ 59	59,546.00	\$ 5	57,815.00
Sanpete	\$ 57	57,095.00	\$ 5	55,253.00
Sevier	\$ 34	34,355.00	\$	33,247.00
Uintah	\$ 110	10,779.00	\$ 11	113,885.00
Utah	\$ 180	80,335.00	\$ 18	85,391.00
Wasatch	\$ 70	70,805.00	\$ 7.	72,790.00
Washington	\$ 129	29,350.00	\$ 13	32,977.00
Wayne	\$ 15	15,907.00	\$ 1.	15,394.00
	\$1,652	1,652,219.00	\$ 1,65	1,655,756.00

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DLIAB. EXPEND 5,787 \$ 12,503 \$ 17,876 \$ 10,540 \$ 20,873 \$ 46,10,540 \$ 5,096 \$ 6,406 \$ 9,1 6,406 8 10,2 6,787 \$ 10,023 \$ 10,023 \$ 10,737 \$ 2,480 \$ 2,480 \$ 2,480 \$ 2,480 \$ 11,366 \$ 11,366 \$ 11,366 \$ 11,366 \$ 11,363 \$ 4,237 \$ 4,237 \$ 1,24	EXPENDITURES \$ 2,621,431 \$ 9,460,625 \$ 13,538,683 \$ 46,194,367 \$ 10,796,964 \$ 9,560,701 \$ 10,241,897 \$ 4,420,013 \$ 12,562,846 \$ 89,790,698 \$ 1,444,378 \$ 9,790,698 \$ 4,923,014 \$ 14,609,507 \$ 64,262,181 \$ 14,497,659 \$ 11,497,659 \$ 11,995,125	EXPENDITURES LIABILITY \$ 2,621,431 \$ 556 \$ 9,460,625 \$ 2,005 \$ 13,538,683 \$ 2,869 \$ 46,194,367 \$ 9,789 \$ 5,694,150 \$ 1,207 \$ 10,796,964 \$ 2,288 \$ 3,992,398 \$ 846 \$ 9,560,701 \$ 2,026 \$ 10,241,897 \$ 2,170 \$ 12,562,846 \$ 2,170 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 1,444,378 \$ 937 \$ 1,4609,507 \$ 306 \$ 14,609,507 \$ 3,096 \$ 64,262,181 \$ 1,043 \$ 64,262,181 \$ 13,618 \$ 14,497,659 \$ 3,072 \$ 11,497,659 \$ 3,072 \$ 11,995,125 \$ 423 \$ -1,995,125 \$ 423	EXPENDITURES LIABILITY EMPLOYEES \$ 2,621,431 \$ 556 60 \$ 9,460,625 \$ 2,005 140 \$ 9,460,625 \$ 2,005 140 \$ 13,538,683 \$ 2,869 202 \$ 46,194,367 \$ 9,789 449 \$ 10,796,964 \$ 9,789 449 \$ 10,796,964 \$ 1,207 108 \$ 10,796,964 \$ 2,288 154 \$ 10,796,964 \$ 2,288 154 \$ 10,796,964 \$ 2,288 154 \$ 10,241,897 \$ 2,026 115 \$ 10,241,897 \$ 2,170 207 \$ 10,241,897 \$ 2,170 207 \$ 10,241,897 \$ 2,170 207 \$ 10,241,378 \$ 2,662 107 \$ 12,562,846 \$ 2,662 107 \$ 12,900,000 \$ 189 25 \$ 1,444,378 \$ 2,075 120 \$ 1,447,000,000 \$ 2,075 120 \$ 1,609,507 \$ 3,096 83 \$ 1,4497,659 <td< th=""><th>EXPENDITURES LIABILITY EMPLO \$ 2,621,431 \$ 556 \$ 9,460,625 \$ 2,005 \$ 13,538,683 \$ 2,869 \$ 46,194,367 \$ 9,789 \$ 5,694,150 \$ 1,207 \$ 10,796,964 \$ 2,288 \$ 9,560,701 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 189 \$ 11,444,378 \$ 306 \$ 14,497,659 \$ 2,075 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072</th></td<>	EXPENDITURES LIABILITY EMPLO \$ 2,621,431 \$ 556 \$ 9,460,625 \$ 2,005 \$ 13,538,683 \$ 2,869 \$ 46,194,367 \$ 9,789 \$ 5,694,150 \$ 1,207 \$ 10,796,964 \$ 2,288 \$ 9,560,701 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 10,241,897 \$ 2,026 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 2,662 \$ 12,562,846 \$ 189 \$ 11,444,378 \$ 306 \$ 14,497,659 \$ 2,075 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072 \$ 14,497,659 \$ 3,072
	· · · · · · · · · · · · · · · · · · ·	PREMIUM LIABILITY LIABILITY 556 \$ 2,005 \$ 2,869 7 \$ 9,789 0 \$ 1,207 4 \$ 2,288 4 \$ 2,026 7 \$ 2,170 8 937 8 937 8 937 8 937 8 1,043 8 13,618 \$ 13,618 \$ 912	PREMIUM # OF LIABILITY EMPLOYEES \$ 2,005 140 \$ \$ 2,005 140 \$ 2,869 202 7 \$ 9,789 449 0 \$ 1,207 108 4 \$ 2,288 154 4 \$ 2,288 154 1 \$ 2,026 115 7 \$ 2,170 207 8 \$ 937 54 1 \$ 2,662 107 1 \$ 306 72 1 \$ 3,096 83	PREMIUM # OF PRI LIABILITY EMPLOYEES 1 \$ 556 6 6 8 5 \$ 2,005 140 \$ 7 \$ 9,789 449 \$ 7 \$ 9,789 449 \$ 1 \$ 2,288 154 \$ 8 \$ 2,026 115 \$ 1 \$ 2,026 115 \$ 1 \$ 2,662 107 \$ 1 \$ 2,662 107 \$ 1 \$ 3,096 39 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 1 \$ 3,096 83 \$ 2 \$ 3,096 83 \$ 3 \$ 3,096 83 \$ 3 \$ 3,096 83 \$ 3 \$ 3,096 83 \$ 4 \$ 3,096 83 \$ 5 \$ 13,618 560 \$ 1 \$ 3,072 185 \$

Utah Association of Counties Loss History 1993-1995

\$1.587.319	\$3.898.534	\$787,618	\$1,539,826	\$1571,180	CORT INJACS
80	\$202	88	\$202	40	
\$122,500	\$315,994	\$55,713	\$196,403	\$63,B78	MAYNE TANGLOIM
\$90,000	\$224,253	\$55,621	\$151,012	\$1/,620	MAGUNCTON
\$141,684	\$505,441	\$147,762	\$256,845	\$100,834	MASATCH
\$91,000	\$322,171	\$72,062	\$186,869	\$63,141	OTAL CITAL
08	\$33,572	\$1,830	\$22,863	6/9'94	YICK Y
\$0	\$54,731	\$21,546	\$17,474	\$15,711	SEVIED
\$25,000	\$106,206	\$74,738	\$10,457	\$21,010	CAN JUAN
8	\$4,029	\$1,599	\$1,630	\$800	מכם
80	8	8	\$0	*	
\$0	\$41,689	\$17,283	\$21,738	\$2,669	DELLE
98	\$20,428	\$6,992	\$13,436	8	MIL VOD
\$1,610	\$77,477	\$20,631	\$56,846	8	KANII
\$400,981	\$544,163	\$29,911	\$129,051	\$385,201	IIIAB
90	\$78,722	\$17,596	\$18,114	\$43,072	2 2
8	\$15,915	\$12,500	\$2,477	\$938	GRAND
\$60.825	\$134,894	\$13,032	\$83,281	\$38,581	
8	\$151,586	\$16,372	\$43,098	\$90,116	CACACONE
\$263.853	\$526,341	\$107,423	\$162,224	\$256,695	CAVIO
\$109.766	\$304,815	\$48,685	\$102,505	\$153,625	CACIE
\$280,000	\$409,993	\$48,683	\$55,800	R05'905#	מסא בנהכת
0\$	\$26,009	\$15,640	\$7,397	\$2,972	BOYER
					COUNTY NAME
Less Adjustments	Total	1995	- RRA-	CREI	